

## **BWA Public Liability Insurance**

I have reviewed our Public Liability Insurance to check that we are still paying a competitive price and also getting the cover we need. I received a number of questions from a member that were put to the Brokers and this enabled me to come up with a simplified list in everyday English, not Insurance Speak, of what is and what is not covered.

It quickly became apparent that our present Brokers were still the best deal financially, and in fact were the only Broker able to provide the cover we need in the format we need. They were not aware of the diverse mode in which we operate, i.e. everything from a large show like Country File Live to a small village fete attended by one or two members. They also thought that all events were known about by the National Council.

In order to get around this misunderstanding we agreed that all Regional Leaders would be designated Deputy Members of the National Council (this is for Insurance purposes only and has no other implications or commitments) and that all events requiring coverage of our Insurance would need to be known about by a Member or Deputy Member of the National Council. In practice this is not as bad as it sounds as most events are known to the appropriate Regional Leader. If you get a short notice request to go to your village fete for example and do a bit of carving make sure that your Regional Leader is aware of it. If you can't get hold of your Regional Leader get hold of a member of the National Council, or send an Email to somebody. As a last resort leave a message on the Website for Graeme, but make sure somebody knows you are going before you go or your Insurance will be invalid.

If you require a Certificate of Insurance this is available from your Regional Leader or most members of the National Council. At the moment it is not available on the Website due to false use concerns but that may change.

### **BWA Insurance 2017- 2018. Inclusions and Exclusions**

#### **Definition :**

In the following list of what is and what is not covered The Term 'BWA' refers to 1 or more Members attendance at any event known about by the National Council or a Regional Leader, except where specifically stated.

#### **The following are covered by our Insurance.**

All Members have £5M Public Liability Insurance.

Member to Member Cover is included in the Policy.

*If for example you are accidentally injured by a fellow BWA Member at a Club Meeting you are covered and can claim appropriate compensation.*

At any event not organised by the BWA but where the BWA is invited to attend cover applies to both attendance and demonstration.

*Our insurance is valid as long as the BWA is specifically invited to the show. We are not covered if the BWA is in any way involved with the organisation or management of the event.*

Events where a Member is selling their products for profit are covered as long as the BWA knows of the event.

*There is no restriction on selling your carvings at any event. Selling your carvings will not negate our insurance cover.*

Tuition or Demonstration at a Meeting or Event known about by the BWA is covered for injury or loss.

Working in a Members home workshop is covered as long as the BWA knows about the workshop.

*Any injury to new or potential members who are being taught, or shown, woodcarving at a Club meeting is covered by our Insurance. Likewise any injury to a visitor at a show who is watching a demonstration of woodcarving is covered. Visitors to shows should not however be allowed to "have a go themselves".*

*Members may visit other Members in their home workshop and they are still covered so long as a member of the National Council or a Regional leader is aware that that member has visitors to his workshop. In practice I suspect that most Regional leaders know who has a workshop that people visit. Other visitors to the members' workshop are also covered against any accidental injury but self-injury to the workshop owner is not covered.*

Members under the age of 18 are covered.

*There is no age limit, upper or lower, for membership of the BWA (The national organisation) or for inclusion under the Insurance Policy. Regional Leaders should however bear in mind the safety considerations of young children using sharp tools, in particular their ability to control them.*

Potential Members attending Regional Meetings for trial lessons before deciding to take up woodcarving are covered.

*I would suggest that a maximum of three meetings should be sufficient for potential members to decide.*

Use of woodworking machinery is covered, subject to a risk assessment being in place and supervision given by a qualified person.

*Regional Leaders or those in charge of meetings where woodworking machinery is likely to be used are responsible for all safety aspects. This is particularly important where Clubs meet in School Workshops and are allowed the use of powered machinery. Club Risk Assessments must be up to date and cover the use of machinery if it is available. Remember that even a power carver or simple electric drill is can be considered as a power tool.*

**The Insurance Policy specifically does not include the use of Chainsaws.**

**The following events or situations are not covered by our Insurance.**

Injury by a Member to themselves is not covered.

*This applies in all situations, at Club meetings, Exhibitions etc.*

Save for situations involving the negligent act of one Member towards another, the property of a Member is not covered.

*Property includes all tools and carvings. Negligence could include carelessness and accidental damage but must be admitted by the member or proven in a court of law.*

Work carried out by a Member for reward is not covered, be it at meetings, at home or on a remotely located work site.

*This includes any commissions that you are doing and may be tempted to take along to a Club meeting. Whilst working on them you are not covered under our Insurance.*

*Separate Insurance can be made available through the Broker for those that think they may need this sort of cover.*

If the BWA were to organise an event, with outside contributors and open to the public, a separate "Events Insurance Policy would be required to give cover. *Any event organised in the name of the BWA or by a BWA Member is not covered. As mentioned above we only have cover if specifically invited to the event of another Organisation. Members have no cover at these events under this policy.*

*Anybody else, i.e. not the organisers, attending with the intention of showing their work, demonstrating woodcarving or selling their goods would be required to have their own Public Liability Insurance.*

At an event not organised by the BWA, and not known about by the BWA, cover does not apply. The BWA must know of attendance.

*This is mentioned above. If you are going to an event please make sure that your Regional leader knows that you are going and knows what you are doing. If it is at short notice send somebody, your Regional Leader or a member of the National Council, the details. As a last resort you can leave a message on the BWA Website but make sure it is done in time.*

Cover for wrongful advice or information that occurs as a problem at a later date is not covered. This requires professional indemnity.

*If you give somebody some advice about Carving, Wood or Tools for example and this subsequently turns out, in their opinion, to be bad advice you are not covered if they then try to make a claim from you.*

**Just to reiterate:**

***The use of Chainsaws is not covered in any way.***

John Tybjerg